



GP 2761
PATENT

SERIAL NO. 09/292,887
DOCKET NO. 286052-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Wilcox et al.
Serial No.: 09/292,887 Art Unit: 2761
Filing Date: April 16, 1999 Examiner: Unknown
For: SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT
CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD HOLDER
EARNS REBATE IN FORM OF INSTALLMENT LOAN ADVANCE
PAYMENT THROUGH USE OF CREDIT CARD
Docket No. 286052-002

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Assistant Commissioner for Patents
Washington, DC 20231

SEP 24 1999

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on September 17, 1999.

By: 
Thomas S. Deibert

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR 1.56

Applicants herein make available to the Patent and Trademark Office copies of the references, listed on Form PTO-1449, in accordance with 37 CFR 1.98(a)(2).

The Examiner is requested to consider carefully the complete text of these references in connection with the examination of this application. It is believed that the Examiner will concur with Applicant's belief that the foregoing references do not adversely affect the patentability of the subject matter presently claimed, taken alone or in combination.

It is requested that the listed references be included in the "References Cited" portion of any patent issuing from this application.

Under 37 CFR 1.97(i), Applicants understand that non-complying Information Disclosure Statements will be placed in the file but not considered by the Office, however, under Reply to Comment 8 of the Federal Register, page 2024, Applicants will be informed when information is not considered.

(1) This Information Disclosure Statement is being filed:

within three months of the filing date of the patent application.

- within three months of the date of entry into the national stage as set forth in 37 CFR 1.491 of the international application.
- before the mailing date of a first Office Action on the merits.
- after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Office Action under 37 CFR 1.116 or a Notice of Allowance under 37 CFR 1.311, and accordingly is accompanied by:
 - the Statement under 37 CFR 1.97(e) (see "Statement" below);

or

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- the Fee of \$240.00 set forth in 37 CFR 1.17(p); or **SEP 24 1999**
- No fee is owed by the applicants.

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- after the mailing date of a Final Office Action under 37 CFR 1.116 or a Notice of Allowance under 37 CFR 1.311, and accordingly is accompanied by the Statement under 37 CFR 1.97(e), a Petition requesting consideration of the Information Disclosure Statement and the Petition Fee of \$130.00 set forth in 37 CFR 1.17(i)(1) (see "Statement," "Petition," and "Fees" below).

(2) Statement

- The undersigned attorney hereby states that each item information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of the Information Disclosure Statement.

(If this box is checked, do not check any further Statement boxes.)

or

- The person signing immediately below hereby states that no item of information contained in the Information Disclosure was cited in a communication from a foreign patent office in a counterpart foreign patent application or, to the knowledge of the person signing after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the Information Disclosure Statement.

The person making the statement is:

the inventor(s) who sign(s) below:

Signature of the Inventor(s)

Typed or Printed Name of the Inventor(s)

or

a person who is substantively involved in the preparation or prosecution of the application, and who is associated with the inventor(s), or with the assignee, or with anyone to whom there is an obligation to assign the application (37 CFR 1.565(c)) and who signs below:

Signature of the Person(s)

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Typed or Printed Name of the Person

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Address of Person Signing

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or

the undersigned attorney who signs on the basis of the information:

- supplied by the inventor(s).
- supplied by an individual designated in 37 CFR 1.56(c).
- in the attorney's file.

Signature of the Attorney

(3) Petition

Applicants hereby petitions the Assistant Commissioner to consider the references listed in this Information Disclosure Statement and on the enclosed Form PTO/SB/08A and 08B (Formerly PTO-1449), in the examination of the above-identified patent application.

(4) Fees

- No Fee** is owed by the applicants.
- The IDS Fee** of \$240.00 under 37 CFR 1.17(p) is enclosed herewith.

The Petition Fee of \$130.00 under 37 CFR 1.17(i)(1) is enclosed herewith.

(5) Method of Payment of Fees

Attached is a check in the amount of \$ _____.

Charge Account No. 04-0480 in the amount of \$ _____. (A duplicate of this request is attached).

(6) Authorization to Charge Additional Fees

If any additional fees are owed in connection with this communication, please charge Deposit Account No. 04-0480.

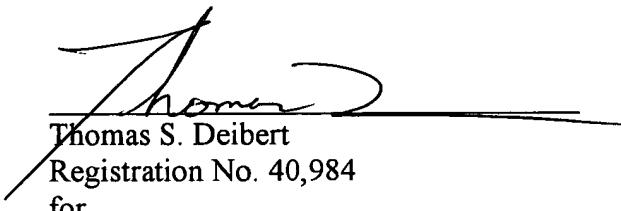
(7) Instructions as to Overpayment

Please credit Account No. 04-0480 for any overpayment.

Please refund Dechert Price & Rhoads in the amount of \$ _____.

A prompt and favorable response is earnestly solicited.

Respectfully submitted,


Thomas S. Deibert
Registration No. 40,984
for
Allen Bloom
Registration No. 29,135
Attorney for Applicant

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Docket # 286052-002

Inventor(s) Wilcox, et al.

09/292,887

Filed April 16, 1999, No.

Mailing to U.S. Patent and Trademark Office

Title: SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT CARD INCENTIVE PROGRAM WHEREIN.....

Date Mailed: September 17, 1999

Atty/Agent ABloom/TSD

Form of Delivery				Application		(<input checked="" type="checkbox"/>)	Appl. Related
X COM Signed By: Thomas S. Deibert				Enter Number	Check Type		Declaration §1.63
Exp. Mail Cert. Signed By:				Specification Pages	Original U.S.		Assignment, plus Recordation Cover Sheet
Exp. Mail #				Claim Pages	Continued Prosecution Appln		Preliminary Amendment
By Hand By:				Sheets of Drawings	Provisional		Power of Attorney
Payments				Abstract Pages	Design		Notice to File Missing Parts
Check # for \$				Application Cover Sheet	Application Title Page		Statement for Small Entity Status
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				(<input checked="" type="checkbox"/>)	Other	(<input checked="" type="checkbox"/>)	Other (Continued)
Fees For:				Terminal Disclaimer		Letter to USPTO	
(<input checked="" type="checkbox"/>)	Amendment Related	(<input checked="" type="checkbox"/>)	Appeals	Status Letter		Petition for Foreign File License	X IDS §1.56
	After Rejection (§1.111)		Notice of Appeal	Issue Fee		Claim for Foreign Priority	X PTO SB/08A and 08B [9] pats. [] pub. (Formerly PTO-1449)
	After Final Rejection (§1.116)		Appeal Brief	Certified Priority Document		Fee Calculation Sheet	Acknowledgment Postcard
	After Allowance (§1.312)		Reply Brief				
	Supplemental		Petition to Withdraw				
	Voluntary/Preliminary		Request				
	Drawing Correction		Extension of Time §1.136(b)				
	Declaration		Correct Filing Receipt				
	Supplemental Declaration		Certificate of Correction (Form PTO-1950)				

DECHERT PRICE & RHoads

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Form of Delivery				Application		(<input checked="" type="checkbox"/>)	Appl. Related
X COM Signed By: Thomas S. Deibert				Enter Number	Check Type		Declaration §1.63
Exp. Mail Cert. Signed By:				Specification Pages	Original U.S.		Assignment, plus Recordation Cover Sheet
Exp. Mail #				Claim Pages	Continued Prosecution Appln		Preliminary Amendment
By Hand By:				Sheets of Drawings	Provisional		Power of Attorney
Payments				Abstract Pages	Design		Notice to File Missing Parts
Check # for \$				Application Cover Sheet	Application Title Page		Statement for Small Entity Status
Auth. to Charge Dep. Acct. No. 04-0480				Sequence Listing Pages			Certificate of Merger (Name Change), plus Recordation Cover Sheet
				(<input checked="" type="checkbox"/>)	Other	(<input checked="" type="checkbox"/>)	Other (Continued)
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(<input checked="" type="checkbox"/>)	Amendment Related	(<input checked="" type="checkbox"/>)	Appeals	Status Letter		Petition for Foreign File License	X IDS §1.56
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	Supplemental		Petition to Withdraw				
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	Drawing Correction		Extension of Time §1.136(b)				
	Declaration		Correct Filing Receipt				
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